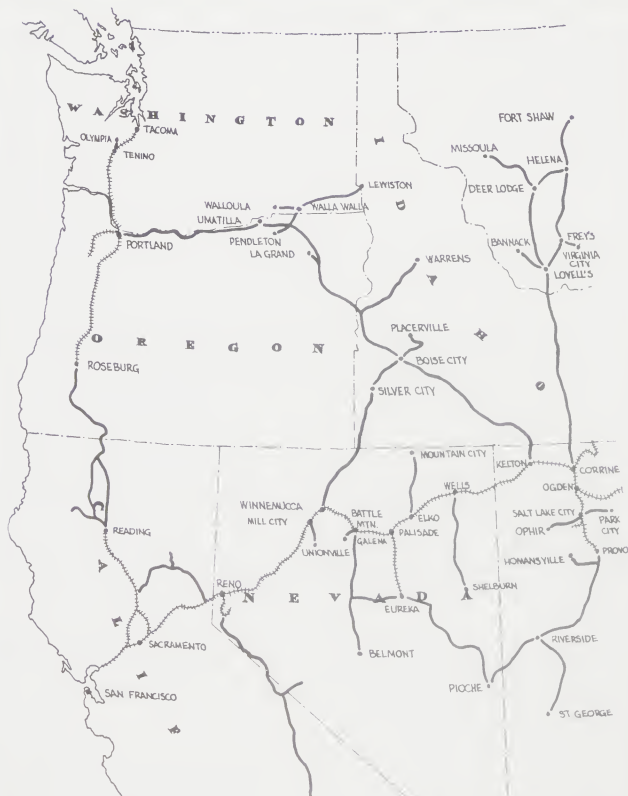


THE CHECK COLLECTOR

April-June 1995

The Journal of
THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

Number 34



Drawn by William Douglass from an 1874 map of Wells Fargo express routes. Spellings are as in the original, a copy of which was provided by the Wells Fargo Archives.

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To our members:

Write something for *The Check Collector*! We need articles about checks, check related subjects, and fiscal documents. See the list of 32 areas of collecting interests on the inside back of the mailing cover for ideas.

We retype all material. Illustrations require an original or a good, clear, black and white copy at 80% of the size of the original. Original checks sent in are copied and returned carefully and promptly. Finished check photos are always welcome. Any questions, ask the Editor!

To our advertisers:

Deadline for advertising copy to run in the April-June issue of *The Check Collector* is May 10.

The Check Collector is an effective means of reaching the check collecting hobby and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

Advertising orders must be paid in advance and shall be restricted to checks and related fiscal documents, publications, accessories, and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy. Copy for ads must be camera-ready or the Editor will set it as best he can.

ASCC assumes no financial responsibility for typographical errors in advertising. However, it will reprint that portion of an advertisement in which a typographical error appeared upon prompt notification of such error.

PRESIDENT'S COLUMN

Of recent date, my existence as a Collector of Checks was enriched by the receipt of two very fine fixed price lists of checks, drafts, exchanges, and related fiscal ephemera.

The first item of reference is the Fixed Price List #1 of Doug and Gina McDonald of Gypsyfoot Enterprises. The second item that I want to mention is the Priced Listing of Revenue Stamped Paper from Eric Jackson.

It isn't my intention to review or appraise either of the above. It is my intention, however, to call attention to and give some justly earned praise and credit to Eric, Doug and Gina for the contribution to the hobby that I feel has been made by the distribution of these two catalogs. Both lists are a source of information relative to material that exists and its value that was heretofore out of reach to the average collector.

The Castenholz Guides to Revenue Stamped Paper are still an unequalled source of information to the collector of revenue stamped paper, and their raison d'être is ever so important in terms acquainting the entry level collector with the various types, styles and usages of this material.

From my earliest days of stamp collecting I have always been a literature buff. There is nothing as enjoyable to me as a collector as being able to back up my opinion of something by having my views reinforced by an opinion in print from an authority.

My congratulations and thanks to those whose efforts produced the works that I have mentioned, and those I haven't as well!

Ed Lipson

Advertising rates are as follows:

One quarter page	\$25.00/issue
Business card size	\$15.00/issue
\$10 discount for four issues paid at once.	

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Founded

in 1969

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

A non-profit organization organized under Section 501(c)-(3)

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All the World's a Stage... by Edward N. Lipson

The New Concise Webster's Dictionary, 1988 edition, has several definitions of the word **stage**. Quoting from this source, the most applicable definition for our purpose here reads "a large coach for the conveyance of passengers." This article will present some of the history of The Northwestern Stage Company of Boise City, Idaho Territory, and some of the drafts, payable at sight, that were drawn on the Chicago, Burlington & Quincy Railroad.

W. Turrentine Jackson's book, *Wells Fargo & Co. in Idaho Territory*, is a fascinating history of stagecoaching in the Territory. This book tells us a great deal about the activities of Wells Fargo and others who were engaged in the business of stagecoaching. From the opening of Jackson's book we learn: "Wells Fargo & Co. was established as a joint stock association in New York in March of 1852. The company's primary purpose was to take advantage of business opportunities in California. Within two months the company had completed its organization, which provided for conveyance of specie, mails, packages and freight of all kinds between the eastern seaboard and San Francisco and thence to the mining camps of California. Gold dust was gathered from prospectors and, along with bullion, shipped from San Francisco to the East and Europe.

"Business got underway in California in July, 1852. Within three months, Wells Fargo & Co. had announced the establishment of an office in Portland."

According to David Nevin in the Time-Life book, *The Expressmen*, "By the 1860's, the stagecoach reigned as the most popular means of carrying people, mail and valuables across the West."

From the same Time-Life book we reprint the verse of an amateur poet who traveled on one of the coaches:

"Creeping through the valley crawling o'er the hill,
Splashing through the branches, rumbling o'er the mill;
Putting nervous gentlemen in a towering rage
What is so provoking as riding in a stage?"

Spinsters fair and forty, maids in youthful charms,
Suddenly are cast into their neighbors' arms;
Children shoot like squirrels darting through a cage
Isn't it delightful riding in a stage?"

Feet are interlacing, heads severely bumped,
Friends and foe together get their noses thumped;
Dresses act as carpets - listen to the sage:
'Life is but a journey taken in a stage.'



"Off to the Mines," from Marvels of the New West (1887)

Without question, the doings of the famous or infamous Ben Holliday, Wells Fargo and the other stage lines, the tales of Indians and highwaymen, the coming of railroads into the Territory and the hardships of doing business there, all are fascinating and enjoyable reading for the history buff. The whole story of 'staging' in the Territory is well beyond the scope of this article, which intends to deal with some of the owner-managers of the Northwestern Stage Company and some of the drafts they issued.

However, before we proceed, it is interesting to note that of all the hazards of traveling by stagecoach, including inclement weather, highwaymen and hostile Indians, the insurance underwriters of the time singled

one out in particular. The wording of an amendment to an insurance policy in the author's possession emphasizes the last mentioned hazard of stagecoach travel. Apparently the life insurance companies believed that the Indians presented a greater statistical hazard than the highwaymen.

"*The within assured* has permission to reside in any settled parts of the states of *California, Nevada, Oregon, and Washington Territory*, and while so residing, to make trips (*as a passenger only*) on first class Steamers, plying between the ports of *Washington Territory*, the states of *Oregon and California, and the Sandwich Islands*, and to proceed and return from the *Atlantic States*, in like manner, or by public conveyances overland; *Provided*, That written notice be given by the assured whenever any trip to the *Sandwich Islands*, or to the *Atlantic States*, is undertaken, to the *General Agent of the Company, at San Francisco, California*, and provided also, that on the Overland Route the said assured is to take his own risk of death from hostile Indians." (See **Figure 8** on page 9.)

The last chapter of Jackson's book is entitled *The 1870's and Beyond*. Inasmuch as the drafts in question are circa 1870 or later, let us refer to that section of the book for some additional information.

"After the Pacific Railroad was opened for transcontinental traffic on May 10, 1869, several new stage and freight routes were established to connect southwestern Idaho with the Central Pacific. The termini of these routes were, from east to west, Kelton in Utah and Toano, Elko, and Winnemucca in Nevada. As early as 1863 freighters out of Salt Lake had opened a route via the site of Kelton to Boise, so the way was generally known when John Hailey transferred his stages there. Kelton was destined to become the main shipping point on the Central Pacific in 1870: the community received all the passenger and express business conducted by Hailey's stage line, including shipments by Wells Fargo & Co.

"Hailey operated a 42-hour stage service between Kelton and Boise, with nineteen stage stations on the 232-mile road:

Black's Creek (15 miles from Boise)	Desert (12 miles)
Baylock (13 miles)	Rock Creek (13 miles)
Canyon Creek (12 miles)	Mountain Meadows (14 miles)
Rattlesnake (8 miles)	Oakley Meadows (12 miles)
Cold Springs (12 miles)	Goose Springs Summit (11 miles)
King Hill (10 miles)	City of Rock (11 miles)
Clover Creek (11 miles)	Raft River (12 miles)
Malad (11 miles)	Clear Creek (12 miles)
Sand Springs (11 miles)	Crystal Springs (10 miles)
Snake River at Clark's Ferry (10 miles)	Kelton (12 miles)

"John Hailey recorded that he continued to run the line from Kelton via Boise and Walla Walla to The Dalles until July, 1870, when his contract for carrying the mail expired. He reported that he sold his stock, wagons, and stations to the Northwestern Stage Company, which had the mail contract over this route for the next four years." (See the cover for a map that shows the relationship of these locations.)

Thus we see the connection between John Hailey's stages, the Northwestern Stage Company, and the newly created transcontinental railroad facilities.

John Hailey himself wrote about the Northwestern Stage Company: "This was an eastern company. The first proprietors were Owen Teller, Bradley Barlow and J. W. Parker. Later the firm changed to C. C. Hundley and Bradley Barlow. They ran these routes, carrying U. S. mail, Wells Fargo & Co. express, and passengers for eight years, until July 1st, 1878, when another change was made."

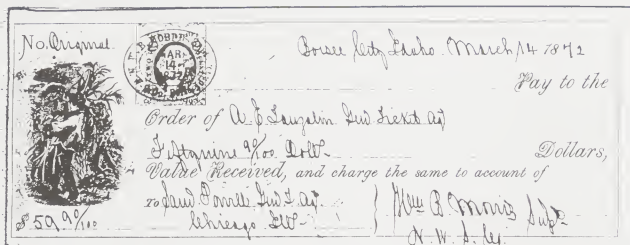


Figure 1 - North West Stage Company draft signed by Wm. B. Morris

In 1871 the Winnemucca Register reported: "The Northwestern Stage Company commenced running and carrying the U. S. mails and Wells, Fargo & Co.'s Express on the Winnemucca route to Silver and Boise City on the first of last month. The Company is now a fixed institution of Winnemucca, and their fine Concord coaches, prancing steeds, and gentlemanly business agents connected therewith, have already given a lively air and healthy appearance to business in our flourishing little city. The coaches depart from this place for the North every morning at 9 1/2 o'clock, and arrive at 1 1/2 P.M. daily; their early arrival affords passengers two and a half hours rest before the arrival of the 4 p.m. west-bound passenger Express for the Bay. Their time from Winnemucca to Silver is made in 36 hours, and to Boise in 48 hours. This we consider remarkably good time."

By 1871 "a younger generation" was taking over the stage business. The Northwestern Stage Company employed W. C. Beachey, a nephew of the 'indefatigable Hill Beachey,' to work in its offices in Boise. Also at this time, C. C. Hundley, for a long time a stage man in Montana, had purchased an interest in the Northwestern Stage Company. According to the local press, the one line not controlled by the Northwestern Stage Company in May, 1871, was that of the Pinkham brothers in the Boise basin between Idaho City and Placerville. John Hailey suggested that their independence did not last long: Ebenezer and Joseph Pinkham were soon bought out."

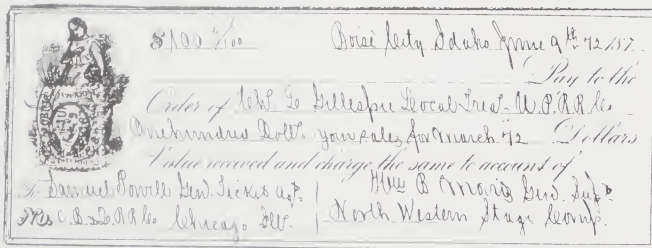


Figure 2 - Draft to the Treasurer of the Union Pacific Railroad drawn by Wm. B. Morris

The Northwestern Stage Company was expanding its routes throughout the Territory in 1872, but on July 1, 1878, it lost the contract for carrying the mails to the Utah, Idaho and Oregon Stage Company which had been formed by a group including John Hailey, who served as Superintendent. Perhaps even more devastating, the contract to carry Wells, Fargo & Co. express was also transferred to the new company. The railroad continued to open new lines in the Northwest, and the Utah, Idaho and Oregon Stage Company was forced to liquidate in 1886.

The various Idaho drafts referred to in this article date from the Idaho territorial period: March 3, 1863, to July 3, 1890. Idaho's population in 1870 was 14,999, and 32,610 in 1880. Hence, the scarcity of Idaho fiscal paper from this period is understandable. The earliest drafts with which this article concerns itself were issued in 1872. The latest were issued in 1882.

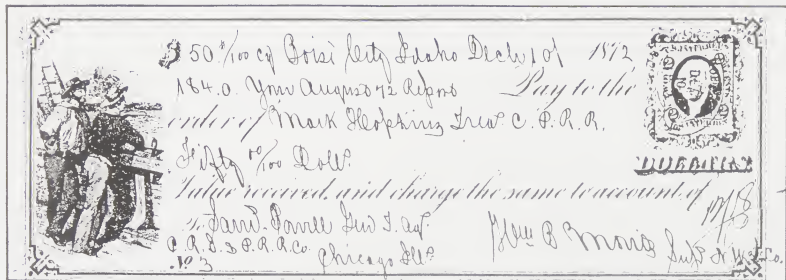


Figure 3 - Another draft drawn in 1872 by Wm. B. Morris

A list of the drafts in the author's possession follows. (Several similar items not in the author's possession are known.) The drafts to which the two cent adhesive revenue stamps are attached should be of particular interest to the collector of unusual revenue cancels. For certain, these 'stagecoach' cancels are most unusual! Drafts in Figures 1-4 bear two cent adhesive revenue stamps canceled with a dated double oval hand stamp reading "W. B. Morris, Supt. N. W. S. Co. Boise, Idaho."

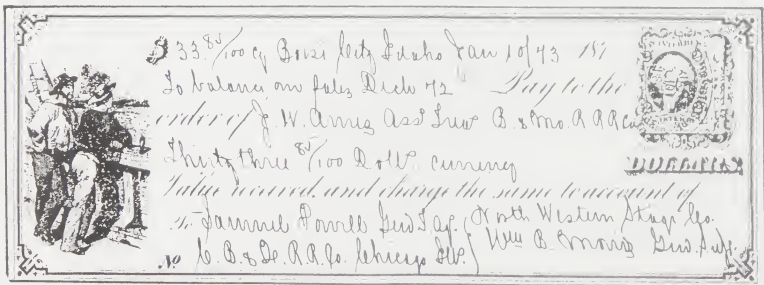


Figure 4 - A draft drawn by Wm. B. Morris in January of 1873

Handwritten date line Boise City, Idaho

North West Stage Company, signed by Wm. B. Morris. Dates: 03-14-72, 06-09-72, 12-10-72, and 01-10-73. All are taxpaid with adhesive revenue stamps.

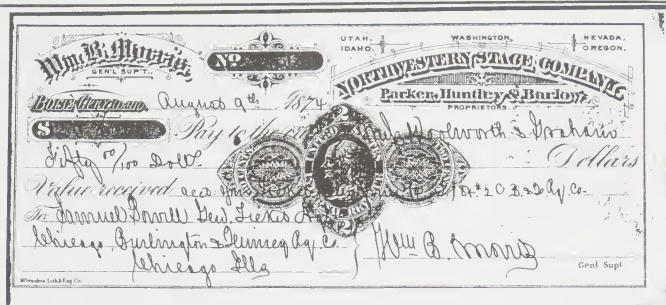


Figure 5 - An 1874 draft of the Northwestern Stage Company

Printed user name Northwestern Stage Co., Parker, Hundley & Barlow, Proprietors.

Parker, Hundley & Barlow, signed by Wm. B. Morris. Numbers and dates: #446, 07-09-74; #448, 07-10-74; #480, 03-10-74; #491, 01-10-75; #757, 11-10-75, and #781, 02-29-76. All bear imprinted revenue stamp type D and were printed by security printer Milwaukee Lith. & Eng. Co. The copy illustrated in Figure 5 is #456 dated 8-9-74 from the Editor's collection.

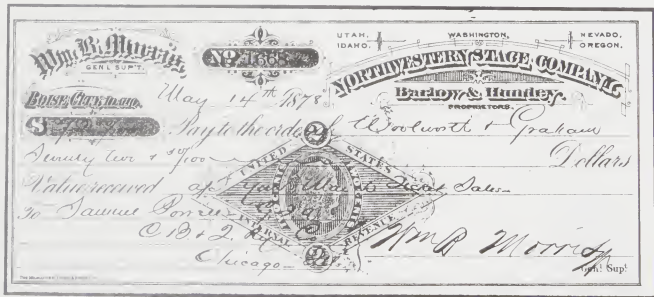


Figure 6 - An 1878 draft of the Northwestern Stage Company

Northwestern Stage Co., Barlow & Hundley, Proprietors.

Barlow & Hundley, signed by Wm. B. Morris, Genl. Supt. Numbers and dates: #1608, 06-10-76; #1656, 01-14-78, #1685, 09-12-78. All bear imprinted revenue stamp type G. While the drafts were also printed by The Milwaukee Litho & Engr. Co. the printer's imprint is different from that used for the Parker, Hundley & Barlow drafts, and these also show the erroneous spelling 'NEVADO' in the upper right corner. The copy illustrated in Figure 6 is #1668, 5-14-78, from the collection of the Editor.

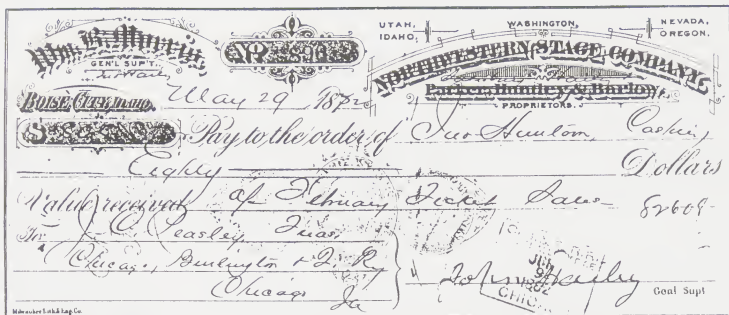


Figure 7 - A draft altered by the Oregon Stage Company for use in 1882

Salisbury & Hailey.

Parker, Hundley & Barlow and Northwestern Stage Company crossed out, signed by John Hailey himself as Genl. Supt. Numbers and dates: #896; 05-29-82; #908, 09-15(?) -82; and #920, 12-18-82. All copies bear imprinted revenue type D and were printed by Milwaukee Lith. & Eng. Co. The Utah, Idaho and Oregon Stage Company was apparently using up early draft stock of the Northwestern Stage Company since the 2c tax had already been paid on those drafts. See Figure 7 above.

The writer knows of no other 'stagecoach' users of checks or drafts with imprinted revenue stamps.

Today we view the era of stagecoach travel with romantic nostalgia. We don't realize how such conveyance was fraught with discomfort and downright danger, and how difficult it was to run a stage line as the railroads began to finally tame the West. The Northwestern Stage Company came on the scene (took the stage??)

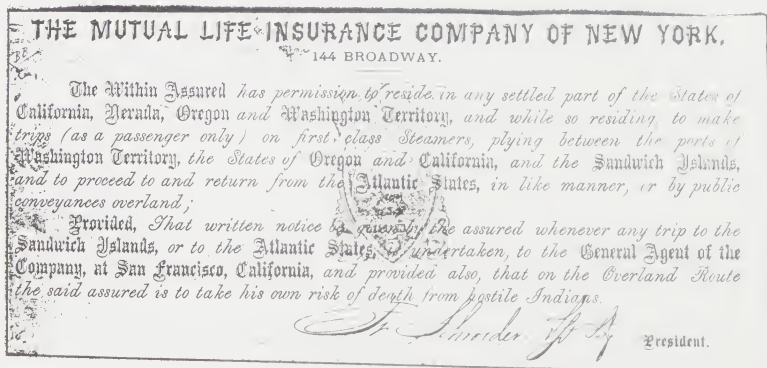


Figure 8 - A rider added to a Mutual Life Insurance Policy to allow residence in specified Western areas

Ketou Road, *Mr. Dotter*

This is to Certify, That *Mr. Dotter*
 Commenced work as **DRIVER** on the *First* day of *April* 187*4*

FOR THE
North Western Stage Company,
 ON THE FOLLOWING CONDITIONS:

Strictly avoid intoxication—or drinking whilst on duty. To be accountable for all loss and damage occasioned by neglect or carelessness.

Enter the name and amount of fare collected from each Way Passenger, and forward same by Division Agent or connecting Driver to next office—or in default thereof be liable for double amount each fare omitted.

This Certificate is not transferable. Payments on account will be made by the Division Agent, or on his order by an office Agent of the Company.

Wages to be \$ *35* per month. Received Stock from *Self*

Hired by *Wm B Morris* Quil Work: _____

MONTH	DAY	FROM WHOM RECEIVED	AMOUNT RECEIVED	DOLLS.	CTS.	EMPLOYEE'S SIGNATURE


 Received City of Rocks July 2*1* 187*4* of *100* Dollars.
 NORTH WESTERN STAGE CO., *John Nevin David* inclusive
 being (a full) for services rendered from the *First* day of *April* 187*4* to the
30 day of *June* 187*4*, inclusive at the rate of *75* 00
 Dollars per month.
 WM. B. MORRIS, General Superintendent. *Wm B Morris*
 City & Bell, Station, San Francisco.

Figure 9—A contract for driver used to hire a hostler on April 1, 1874, by the North Western Stage Company at City of Rocks, Idaho. Note the first condition of employment: To avoid intoxication or drinking whilst on duty

REFERENCES

Jackson, W. Turrentine *Wells Fargo & Co. in Idaho Territory*. Boise, Idaho: Idaho State Historical Society: various sections

Nevin, David *The Expressmen*. New York, New York: Time Life Books: 184

ALB

South Pueblo, Colorado
Herman Boraker

South Pueblo, Colorado, was established by William Palmer, and a town plat was filed on October 27, 1872. South Pueblo was located across the Arkansas River from Pueblo, and was begun as a station for Palmer's Denver and Rio Grande Railroad. South Pueblo, Pueblo and Central Pueblo were consolidated into Pueblo in 1886; however, South Pueblo maintained a separate identity after the consolidation.

From the History of the Arkansas Valley, Colorado, D.L. Baskin & Co., 1881: History of Pueblo County, Chapter III, page 777:

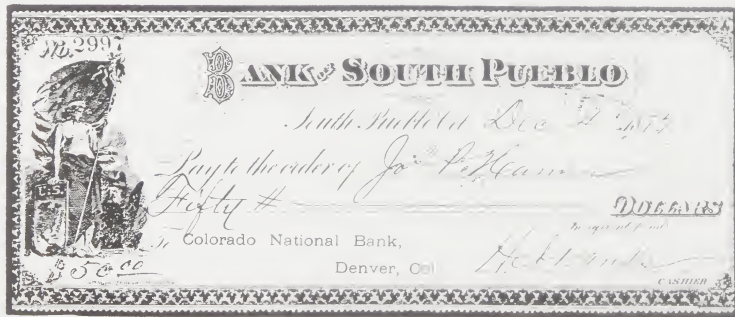
"In 1871, the question of voting bonds of the county in aid of the Denver & Rio Grande Railroad was agitated. The road was at that time constructed as far as Colorado Springs, and the people of Pueblo County were solicited to subscribe \$100,000 in bonds to the stock of the road, the company threatening, in case the subscription was not made, to construct the road south via Canon City, and leave Pueblo out in the cold. The bonds were voted by a large majority, and the road came to Pueblo.

In September, the Pueblo 'People,' a weekly journal, Democratic in politics, was established by a joint-stock company, with the Hon. George A. Hinsdale as editor. The office was located in the brick building on the northeast corner of Fourth and Summit streets. The paper was well edited and handsomely printed, but bad financial management proved its ruin, and in 1874 the material was sold under a trust deed, and purchased by the proprietors of the 'Chieftain.'

About this time, the Colorado Central Improvement Company, a branch of the Denver & Rio Grande Railroad Company, having purchased the Nolan Grant, proceeded to lay out the town of South Pueblo, on the southern bank of the Arkansas, directly opposite the city."

"Post office established in South Pueblo August 26, 1874 and closed June 4, 1887." - Colorado Postal History, by William H. Bauer.

Joe P. Hanna, Saloon - established 1876. Purchased beer from Schuler & Coors (Golden Brewery), Golden, Colorado.



Bank of South Pueblo founded in 1874, S.W. Banks & Co. Bank closed sometime in 1880.

Collecting Checks with a Logo Based on the Bank Name

Richard L. Biemer

When banks were local and independent much license could be taken in personalizing their checks. This offers a very interesting area of collecting. Although the items illustrated cover a period of some thirty years, the practice extended back into the nineteenth century for at least another fifty years; however, fewer examples seem to be available from that earlier period. The practice probably has disappeared entirely from today's scene.

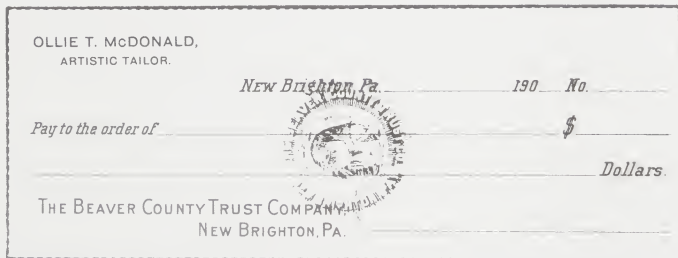


Figure 1

Possibly the most unusual examples from this lot are those from the Beaver County Trust Company using a beaver (Figure 1), from the Hibernia Bank and Trust Company picturing an Irish harp (Figure 2), and from the Snow Shoe Bank with its crossed snowshoes (Figure 3). (Snow Shoe is a town in the central Pennsylvania mountains.)

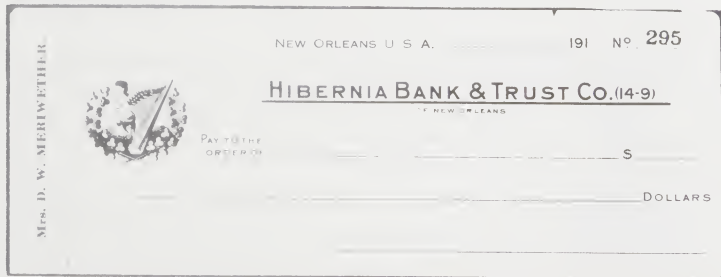


Figure 2

The primary criterion for collecting bank-personalized themes would be that the logo on the check reflects the bank name. This limits the scope of the collection and lends meaning to the search. Having said that, we all collect what interests us, so make up your own rules and enjoy yourself!

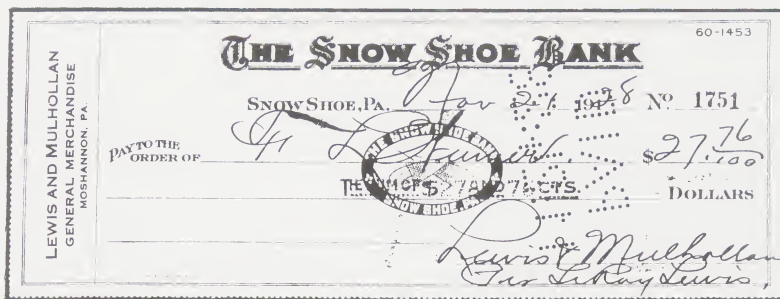


Figure 3



Figure 4 - The cherries of Cherryville, NC

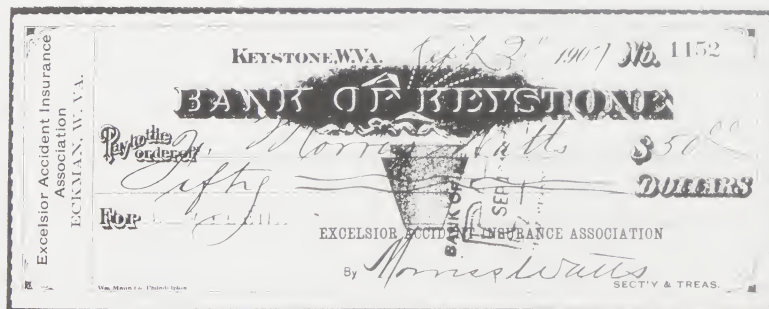


Figure 5 - The keystone of Keystone, WV

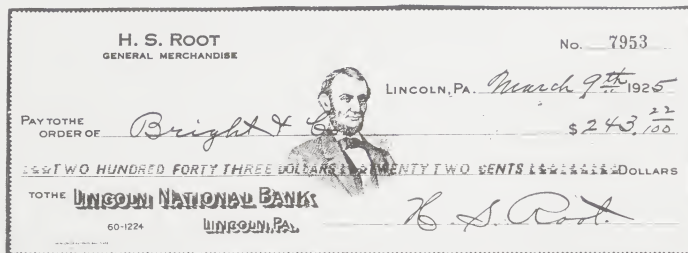


Figure 6 - Lincoln, the eponym of Lincoln, PA

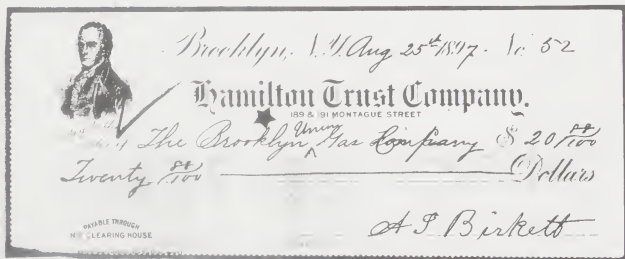


Figure 7 - Hamilton and the Hamilton Trust

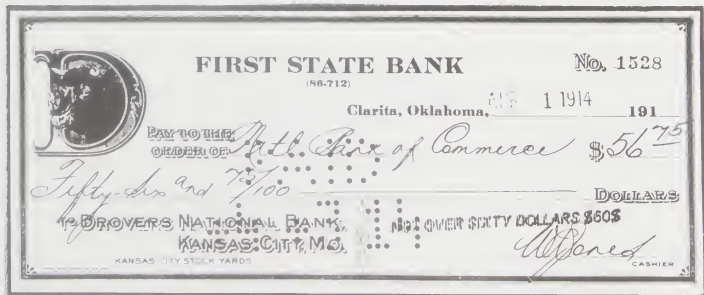


Figure 8 - Last but not least, a draft directed to the Drover's bank, and the driven.

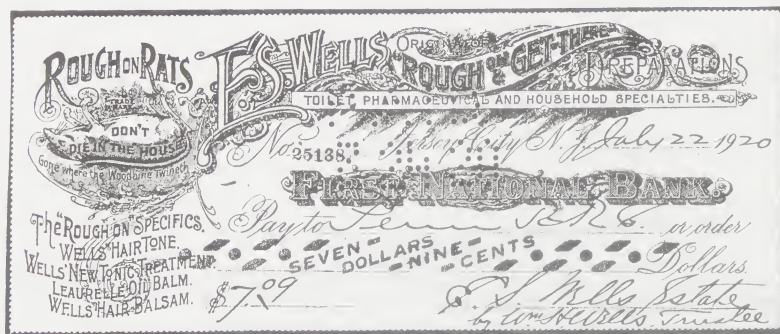


Checks and Related Material

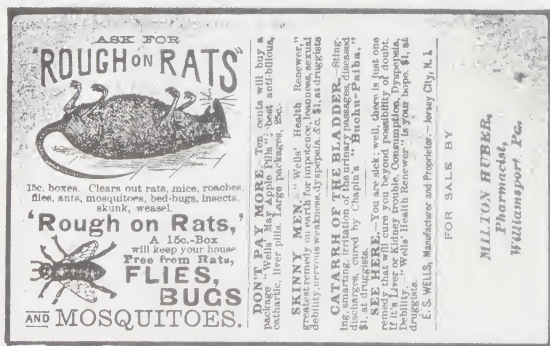
Jerry Boone

One of the joys of collecting checks for me is finding additional related items - billheads, letterheads, etc. - that go with a check in my collection. It's especially nice to find something to go with one of my favorite checks. Once in a great while I find a billhead with a check, but usually they come at different times from different places.

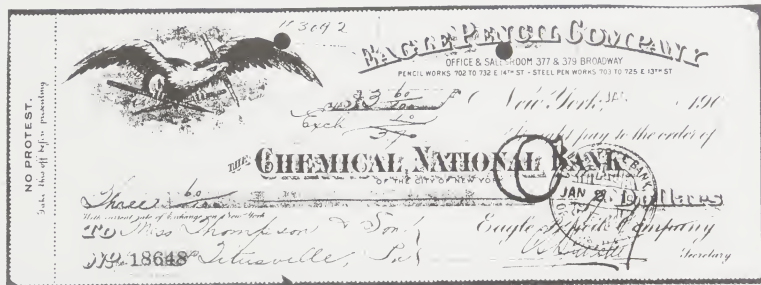
The illustrations above show a check from the estate of E. S. Wells Pharmaceutical advertising "Rough on Rats." Also shown is an advertising card illustrating, among other things, the same rat killer. I haven't seen too many checks with dead rats on them!



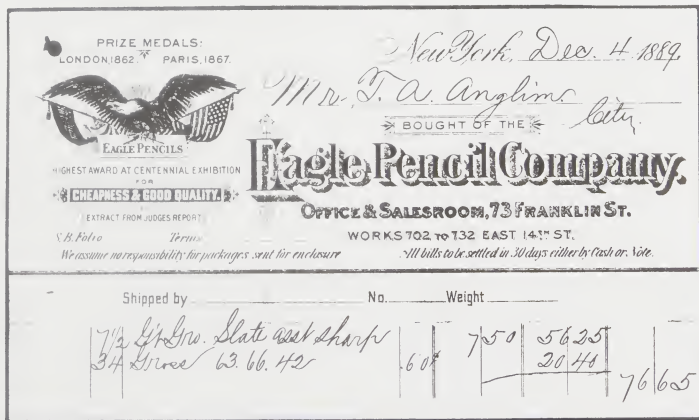
The check.



...and the related postcard.



The check...



...and the billhead.

The foregoing illustrations show a billhead dated December 1889 and a sight draft dated January 1907 from the Eagle Pencil Company of New York. While they were issued eighteen years apart, they are still a nice pair. Notice that their offices moved from 73 Franklin Street to 377 & 379 Broadway and that they added a separate building for the steel pen works in the interim. Business must have been good!

Also notice the difference in the eagle vignette over the years. Now I am wondering how many different checks, billheads, etc., the American eagle has appeared on. Multitudes! Now there's a good research project for someone!

Pre-Orange County Paper Collectibles

by David A. Brase

Although the thousands of Californians who commute daily from their homes in Orange County to their jobs in Los Angeles may think of the county as merely a Los Angeles suburb, this area south of Coyote Creek actually was part of Los Angeles County prior to 1889. At the time of its centennial in 1989, Orange County had 27 incorporated cities and a population exceeding 2.2 million; at the time of its formation in 1889 it had only 3 incorporated cities: Anaheim (1978), Santa Ana (1886) and Orange (1888), and a population of approximately 13,500. Thus, many of the residents of Orange County prior to its official formation conducted business with banks in Los Angeles.

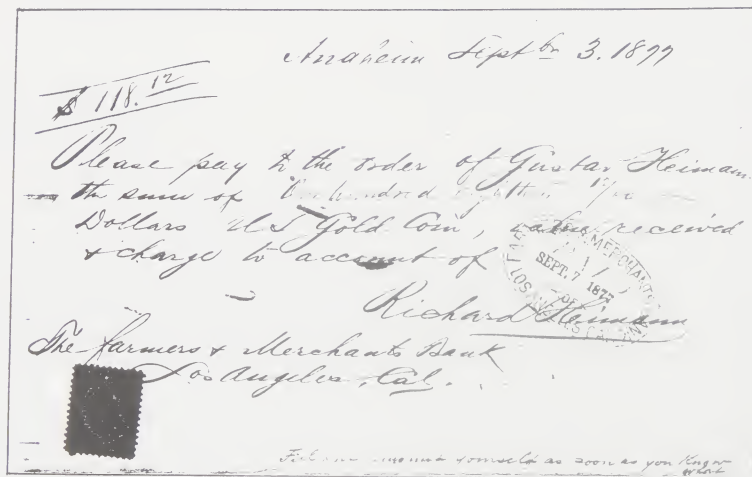


Figure 1 - A pre-Orange County (1877) check completely hand-written by Richard Heimann, except for the amount, which was filled in by the recipient, Gustav Heimann (apparently a trusted relative). The amount was payable in US gold coin by the Farmers and Merchants Bank of Los Angeles. Richard Heimann and his partner, Oscar George, had a general merchandise store (Heimann & George) in Anaheim, and Richard Heimann also served on Anaheim's city council.

Banking in the territory now comprising Orange County got off to a rough start around 1876, when Benjamin F. Seibert and his backers started operating a bank in Anaheim. The Bank of Anaheim apparently did not attract enough deposits to make it worthwhile for the investors, even though it was charging an annual interest rate of 18% on its loans. In December of 1881 Mr. Seibert left that bank and started one in Santa Ana. However, that bank failed about eight months later on August 16, 1882, when depositors discovered that Mr. Seibert had disappeared with most of the bank's liquid assets.

By the time a separate Orange County was created, four other banks had opened their doors for business; the Commercial Bank of Santa Ana (1882), the First National Bank of Santa Ana (1886), the Bank of Orange (1886) and the Bank of Tustin (1888).

Considering the relatively small population of the area at that time, it is not very surprising that attempts to collect financial and business-related paper dated prior to 1889 have been quite challenging, and not many pieces have been found in the past seven years. Some of the gaps in this collection have been filled with post-1889 checks to represent banks that existed prior to 1889. A small hoard of pre-1889 Bank of Anaheim checks appeared on the market before this collection was started, but the items were dispersed before an early check from this bank could be obtained. Apparently most Orange County checks of this era were rather plain, i.e., without vignettes.

The items illustrated are representative of this collection.

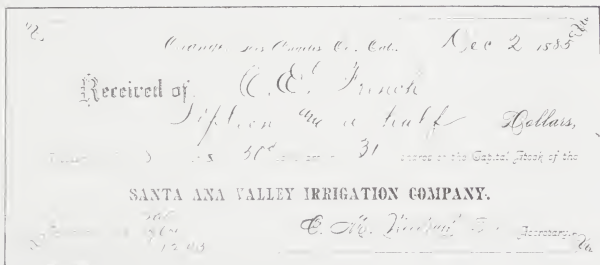


Figure 2 - A pre Orange County (1885) receipt from the Santa Ana Valley Irrigation Company in Orange. The company was formed in 1877 to buy out the Semi-Tropic Water Company, which was formed in 1873 by two Los Angeles attorneys, Alfred Chapman and Andrew Glassell. Although it stopped supplying water in 1974, a building with the company's sign still stands on the 100 block of North Glassell Street in downtown Orange.

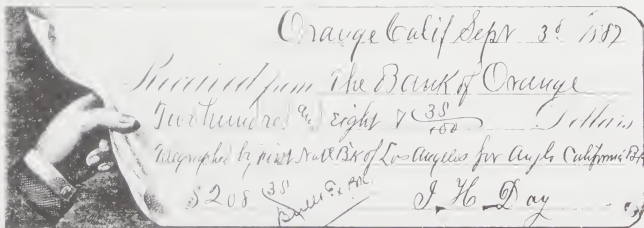


Figure 3 - A pre-Orange County (1887) receipt from the Bank of Orange, which apparently was involved in the telegraphic transfer of funds from the Anglo California Bank to someone named J.H. Day via the First National Bank of Los Angeles. The Bank of Orange was organized on November 15, 1886, and later became the National Bank of Orange (charter no. 9878) in 1910. It merged into the First National Bank of Orange (charter no. 8181) in 1927, which was acquired by the Wells Fargo Bank National Association in 1978.



Figure 4 - Elegant pre-Orange County letterhead of the Palmyra Hotel in Orange. The hotel was built on the southeast corner of Glassell and Palmyra by C.Z. Culver in 1887. It was razed in 1970. This letterhead was printed by H.S. Crocker & Co., San Francisco.

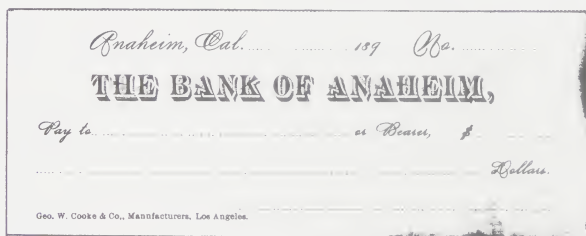


Figure 5 - An unissued 1890's check from the Bank of Anaheim. Founded in 1876, this was the only bank in Orange County that failed to survive a national financial panic in 1893 and was closed on June 21 of that year.

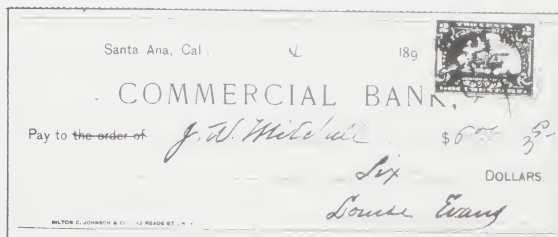


Figure 6 - A 1900 check from the Commercial Bank of Santa Ana. This bank was started by W. S. Bartlett in 1882 and sold to the Farmers and Merchants National Bank of Santa Ana (charter no. 7980) in 1910. The latter was consolidated with the First National Bank of Santa Ana in 1919.

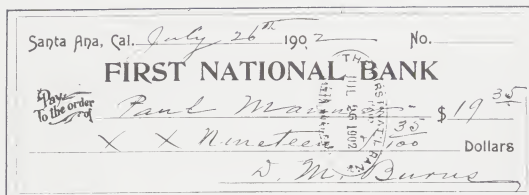


Figure 7 - A 1902 check from the First National Bank of Santa Ana. It opened for business under charter no. 3520 on June 15, 1886, with capital of \$50,000.

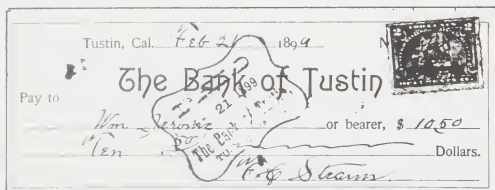
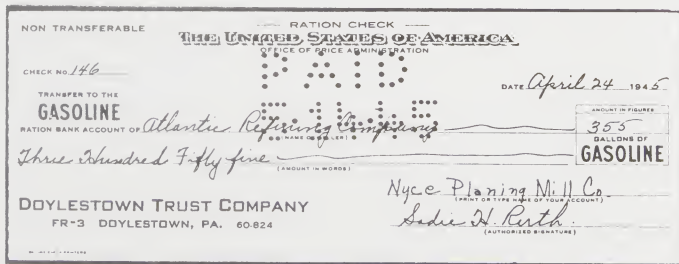


Figure 8 - An 1899 check from the bank of Tustin. This bank opened for business around August 1, 1888, and was liquidated through a sale to the Bank of Italy in July of 1902.

A Conversation Piece courtesy of Bob Patetta



A ration check payable in gallons of gasoline.

The Check is the Mail
by Michael Reynard

The cliché, "The check is in the mail," may now include checks that are the mail. The example illustrated is of a postcard-check that meets the legal definition of a check as described in Section 3-104 of the Uniform Commercial Code.


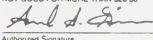
CONTINENTAL PAPER/IN CORPORATION 	Zs-1131 919 1637047	P.O. Box 52925 Phoenix, AZ 85072-2925 4658-005-271513 188-0377 B3500304	First Class Mail U.S. Postage PAID Phoenix, AZ Permit No. 2831
GIGATEK DTC REBATE			
VOID AFTER 06/09/95 First State Bank Lake Lillian, MN 56253		271513	
PAY Sixteen & 00/100 \$ 16.00 NOT GOOD FOR MORE THAN \$20.00  Authorized Signature		TO THE ORDER OF M REYNARD PO BOX BELMONT CA 94002	
09919113151: 165 704 7# 271513			

Figure 1 - Prepaid mailing permit with printed information that contains all the necessary legal requirements of a negotiable instrument. A memo on the check substitutes for an explanatory cover letter.

Specifically, to be a negotiable instrument a check must include:

- 1) the signature of the maker (drawer),
- 2) a specified sum of money to the order of the payee, and
- 3) be drawn on a bank and payable on demand.

When compared with checks mailed in an envelope with an accompanying cover letter, the cost advantage of a combination postcard-check becomes apparent;

the sender's cost is appreciably reduced because of lower postal rates, no 'check stuffing' into envelopes, and the printing costs of the cover letter are avoided.

The postcard-check is an interesting example of an unconventional negotiable financial instrument

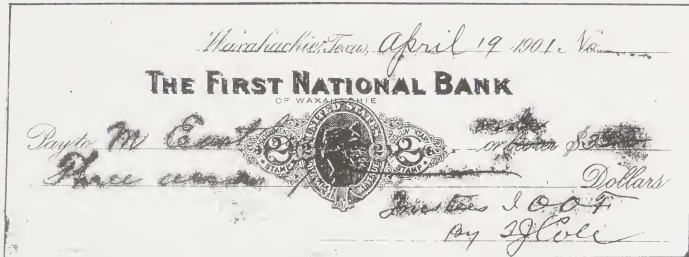
POSITIVE I.D. REQUIRED THIRD PARTY ENDORSEMENT PROHIBITED <small>Issued without recourse to the drawer and as absolute payment of any and all underlying obligations. Check, and all obligations and claims, voided if not cashed before the date printed on the reverse side of this check.</small> Counterfeit Signature
--

Figure 2 - Reverse side of postcard.

Don't forget the Saint Louis National and World Paper Money Convention and Show in Saint Louis on October 27, 28 and 29.

Letter to the Editor

I am a new member of the American Society of Check Collectors. I like checks mostly with RN's and a vignette. I found the illustrated check in a box of paper (mostly 19th century documents) that I've had for about a year. I had passed over this check the first time around, not knowing what it was.



I was going through the box again, just having the fun of looking - you know the passion of looking - and I picked up this check and said to myself, "Man, this X-type revenue is sure a weird color!" So I looked in Scott's Specialized Catalog and behold - this thing is listed as pale olive. The price given is \$1,000!

With understandable uncertainty, I had a very good friend and experienced local dealer come by to examine it. He indeed (and delightfully) confirmed it as pale olive.

Being a collector, and having become a full-time dealer, I have a philosophy. Don't spend all your time looking elsewhere. There are plenty of gold mines right under your nose, in your own back yard. Sometimes you just have to dig through a lot of dirt to get to the gold.

Yours in the collecting fever,

John Moschioni

Officers

The following members of the Board of Directors have been elected to serve as officers:

Edward N. Lipson - President
Martha M. Cox - Vice President
Coleman Leifer - Secretary
Dick Naven - Treasurer

Terms of service run until 1998.

What's Happening Out West

Martha Cox

Thank you to Dick Naven for a very nice note about a terrific sounding event in the Portland, Oregon area. It's called "The Great Western Antique Paper Roundup" and it's open to the public on July 22-23, 1995. Check out the listing below. ...*I wonder if I have enough frequent flyer miles from San Diego to make the weekend trek...* Thanks for the information, Dick!

The summer tends to be the 'off season' for shows and events. It might be a good time to correspond with some of the advertisers and dealer members of our organization. However, check collectors rarely have a dormant period, so enjoy the offerings listed below:

- July 22-23 Great Western Antique Paper Round-Up
Doors open at 10:00 a.m.
General admission \$2.00
Pay N Pak Collectors Mkt Bldg
800 N. Vancouver Ave. (Delta Park)
Portland, OR
Terry Weis 503-324-0970
Don Lieurance, Jr. 503-283-2940
- Aug 11-13 Pre-ANAheim Coin Show
Inn at the Park
(adjacent to Hilton, Marriot & Nat'l Convention Center)
Anaheim, CA
916-528-8329
- Aug 16-20 104th Anniversary, ANA Convention
Convention Center
Anaheim, CA
719-632-2949
- Aug 25-27 West Expo
Holiday Inn Hotel
15500 E. 40th Ave.
(I-70 at Chambers Road)
Denver, CO
Linda Dieter 913-383-3870

The foregoing information is a compilation of several listings. Please 'double check' before you make a trip to any of these events. Sometimes shows are cancelled or events may change.

Please forward your catalogs and correspondence to: Martha Cox, 14085 Mango Drive, Del Mar, CA 92014. Information for events for the period October 1995 through January 1996 should be sent to me **no later than** August 10, 1995, which is the deadline for inclusion in the next issue of *The Check Collector*. Happy hunting!



Editor's Notes

To date I've only received e-mail from two members: Coleman Leifer and Sheldon Rabin. Sheldon had two suggestions. First, that I publish a list of others' network addresses, if others would supply them. So if you have one, please let me know. Sheldon's is 100331 447@compuserve.com Mine is FSA71@AOL.com. Are there others that can be published? Shall we add this information next time we publish a membership directory?

The next topic Sheldon mentioned was a forum or section in *TCC* for collectors of manuscript or handwritten checks, promissory notes, or the like. I hope he will give me a short note or article on this subject for the next issue.

I am gratified by the response I've had from members who supply articles for this magazine. Please keep them headed my way! I haven't needed to write one myself to fill space! Wonderful!

I need a lead article for the next issue...

ASCC Secretary's Report

This report contains changes received thorough May 20, 1995. The total number of members is 340.

NEW MEMBERS

1507 ARECES, MANUEL 9320 SW 40 Terr. Miami FL 33165 (by Rodney Battles)	7
1513 BOLIN, BENNY Rt 1, Box 331B Allen TX 75002 (from Bank Note Reporter)	
1511 CADDEN, JACK K. PO Box 1064 Lexington VA 24450-1064 (by Robert Spence)	2
1516 CORRIGAN, DOUGLAS O. 2828 N. Flower St. Santa Ana CA 92706	
1506 HANSEN, BILL 336 93 St., Apt. B4 Brooklyn NY 11209	1, 2
1515 KEUSCH, ERNEST E. 135 Woodland Rd Madison NJ 07940 (from Bank Note Reporter)	2
1514 LAMB, JAMES 308 E. 79th St, Apt 11H New York NY 10021 (by Russell Kaye)	2
1517 MOSCHIONI, JOHN A. (C/D) PO Box 180905 Dallas TX 75218-0905 (by Willard Reeves)	1, 2
1508 SANFORD, MICHAEL W. (D) 2445 S. Bumby Ave., D Orlando FL 32806 (by Douglas McDonald)	1, 2
1510 SECRIST, JOE (C/D) PO Box 152 Cordova MD 21625 (by Paul Brittain)	2
1509 SMITH, DR. SAMUEL R. 279 W. Main St, Suite B Middletown PA 17057 (by Paul Brittain)	2
1512 SMITH, SHERRIE R (D) 7574 S. 74th St. Franklin WI 53132 (by Paul Brittain)	1, 2

REINSTATED

1381 RAMOS, VICTORIA 547 E. Branch St Arroyo Grande CA 93420	1, 7
1387 REEVES, JAMES J (C/D) PO Box 219 Huntingdon PA 16652-0219	1, 6

ADDRESS CHANGES

1161 ARCHILLA-DIEZ, EFRAIN Box 9300 Naguabo PR 00718	
0873 CHOW, BOB PO Box 1776 Boston MA 02105	
1430 HART, TOM (D) PO Box 1183 Winter Park FL 32790-1183	
1139 LUCK, DENNIS c/o AMCASE Box 5473 Akron OH 44334	
0904 MARSH, LAWRENCE C. (D) 800 S. Washington, A-208 Alexandria VA 22314	
1344 MARTIN, PETER PO Box 45553 Oklahoma City OK 73145	
1354 PRYOR, JOHN D. PO Box 505 Cockeysville MD 21030	
1166 THOMPSON, MIKE W. (C/D) 732 E. Highland Red Oak TX 75154	

RESIGNED

1252 HAMMELBACHER, FRANK W.	
1141 MULLINS, DAVID	
1143 RICHARDS, PETE	

RESIGNED (CONTINUED)

0597 RINKER, HARRY R.

DROPPED - NON-PAYMENT OF DUES

1312 AMBROSE, WILLIAM M.

1275 BARR, KEN

0419 BRAUNWARTH, GARRY

1449 BRIDGES, BRENDA

0590 BRITISH CHECK COLL SOCIETY

1242 BROWN, DENNIS L.

1331 CLAFFEY, MRS. DALE

1380 COHEN, MILTON G.

0205 CONDO, ROBERT A.

1211 COSS, ELSIE C.

1105 DURAND, ROGER

0983 ENNIS, DALE

1473 ETTER, RONALD J.

1194 FIELDHOUSE, DAVID

1442 GO, ROMY C.

0886 HORWEDEL, LOWELL C.

1485 HOWARD, DANIEL W.

1228 JAFFEE, CHESTER

1490 JENKINS, LARRY

1385 KEREKES, ATTILA L.

1264 KRALJEVICH, JOHN JR.

1415 LEE, NANCY

0493 MCHENRY, GORDON

1173 MCMAHON, P.

1093 PETERSON, LEWIS A.

1401 REEVES, WILLARD D. JR.

1434 RESNICK, STEPHEN A.

1327 RODWELL, E. P. JR.

1445 SEYMOUR-HUNTER, FRAN

0632 SHEEHAN, TOM

1129 SILSBEE, BRIAN A.

1336 SKALBE, JAMES E.

1292 STIVISON, DAVID V.

1142 STONER, ROBERT E. MD

1394 VERMEULEN, JAMES J.

1351 VIRTUE, RAY

1311 WILLIAMSON, DAVID

1453 WILSON, DENIS E. SR.

0053 WILSON, WILLIAM R.

*Serendipity and Forgetting One's Glasses**The Editor*

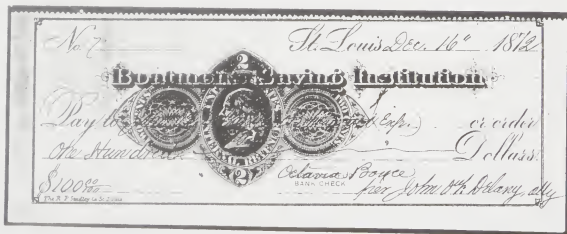
In this issue John Moschioni talks about finding treasure in one's own back yard. My experience is more like finding treasure when I don't have my glasses on.

Some years ago I went to an optometrist who told me I had 'middle age presbyopia.' Since I didn't feel middle-aged at the time, I ignored him and rarely wore my reading glasses. Several years later I went to another optometrist, who just said I had presbyopia. I told him what the first one had said, and commented that at least he had left off the 'middle age' bit, which I didn't think was at all necessary. The reply was that it indeed wasn't necessary, since one doesn't get presbyopia until middle age.

Like many of you, I now can't see much unless it's held at arm's length, and I wear glasses for reading. Several years ago I attended my first Saint Louis Paper Money Show. I walked over from work for a long lunch hour, since I had meetings in the afternoon. And I forgot my glasses.

One of the dealers had a shoebox full of miscellaneous checks. I could see well enough to read the large print, and noticed that one with a type D RN on it was from Boatmen's Bank in Saint Louis. My office window overlooked Boatmen's office building, and the check was only \$3, so I bought it. In fact, I bought enough other material from the dealer that he gave me a 20% discount, bringing the price to \$2.40.

When I got back to my office and looked at the check I noticed that there was some extra wording to the lower right of the type D imprint: "Good only for bank check." I had bought a Type D - 8, which now catalogs \$400



Lightning does strike twice Last year my wife and I had a day in Seattle between two week-long bicycle trips. I managed to find a small store that specialized in paper items, and sure enough, there were a few checks in stock. And my glasses were back in the hotel room. There were a few with revenue imprints, common types F and G, and I bought one of each at \$3. These were put into an envelope, which I carried with me for the rest of the day.

Late in the afternoon we were sitting on a pier enjoying a local beer, and I got out the checks to look at them as best I could. Something caught my eye, but I couldn't see well enough to be sure. I borrowed my wife's glasses to use as a magnifying glass, and sure enough, the type G was a G -3, with the small extra wording below the imprint. These catalog \$60 in the 1994 Scott Specialized.

I wouldn't go so far as to recommend leaving your glasses at home when you go to a show, if you indeed wear them. However, if you see me peering with my eyes half closed at something I'm holding at full arm's length, you may suspect that I'm trying to do it again.

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